

EXHIBIT 3

ANDERSON KILL

ATTORNEYS AND COUNSELORS AT LAW

Rene Hertzog

Attorney

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Practice Areas

Insurance Recovery

Corporate and Commercial Litigation

Environmental Law



Rene Hertzog is an attorney in the Insurance Recovery group in Anderson Kill's New York office. Ms. Hertzog's practice concentrates on insurance recovery exclusively on behalf of policyholders, corporate and commercial litigation and environmental law. While attending Fordham Law School, Ms. Hertzog was the Cooper Editor for the Fordham Urban Law Journal. Ms. Hertzog also was an active participant in public interest organizations including the Student Hurricane Network, an organization formed by law students in the aftermath of Hurricane Katrina, and traveled to New Orleans to assist local legal services in their recovery efforts. Ms. Hertzog was a board member of Fordham's Student Sponsored Fellowship, Inc., a student run organization dedicated to help fund public interest internships.

Ms. Hertzog was awarded the Archibald R. Murray Public Service Award in 2007 for her commitment to public service while at Fordham Law School. She also participated in the Criminal Defense Clinic and International Justice Clinic.

Publications

Book Chapter: "Site Pollution Liability Insurance," *Environmental Liability and Insurance Recovery* (American Bar Association: Tort Trial & Insurance Practice Section, May 2012) (with Robert M. Horkovich and Peter A. Halprin)

"State Laws May Preclude the Arbitration of Insurance Disputes," *AKO Policyholder Advisor*, Volume 21, Number 5 (September/October 2012) (with Alexander D. Hardiman)

"Current Trends in Site-Specific Environmental Coverage," *AKO Policyholder Advisor* (May/June 2012) (with Robert M. Horkovich and Peter A. Halprin)

Speaking Engagements

"Assembling a Dream Team to Maximize Insurance Coverage," PERK RIMS Upstate New York Chapter, Canandaigua, NY (September 17, 2013) (with Dennis J. Artese)

"Ten Tips for Getting Claims Paid," PERK RIMS Upstate New York Chapter, Canandaigua, NY (September 17, 2013) (with Dennis J. Artese)

Bar Admissions

New York, United States District Court for the Southern District of New York, United States District Court for the Eastern District of New York, Eleventh Circuit Court of Appeals, Second Circuit Court of Appeals, Sixth Circuit Court of Appeals, Supreme Court of the United States.

Education

Fordham Law School, cum laude, J.D.
University of Vermont, B.A.

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